

IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION

Ann Marie Attridge

Plaintiff

Civil Action No.:

5:20-cv-205-OLG

V

Colonial Savings F.A. and
TransUnion, LLC

Defendant

First Amended Complaint for Violations of the Fair Credit Reporting Act

Introduction

1. When Congress enacted the Fair Credit Reporting Act it found that inaccurate credit reporting impaired the efficiency of the banking system and compromised public confidence in the banking system. That consumer reporting agencies had a vital role in assembling and evaluating consumer credit and other information. And that there was a need to ensure consumer reporting agencies exercised their responsibilities with fairness, impartiality, and a respect for the consumer's right to privacy.

2. Among the responsibilities of credit reporting agencies is the maintenance of reasonable procedures to assure the maximum possible accuracy of the information about the individual who is the subject of the report.
3. Credit reporting agencies do not create the data on their reports. They are furnished this data by various furnishers. These furnishers can be banks, lending institutions, debt collectors, car dealerships, retailers, and others. The FCRA prohibits furnishers from furnishing any information that it knows or has reasonable cause to believe is inaccurate.
4. Plaintiff brings this action against the Defendants under the Fair Credit Reporting Act seeking actual damages, statutory damages, punitive damages, attorney's fees, costs, and all other relief available at law or in equity.

Jurisdiction & Venue

5. This Court is conferred jurisdiction by 15 U.S.C. § 1681p and 28 U.S.C. § 1331.
6. Venue is proper in this district and division as Plaintiff is a resident of and has been a resident of the City of San Antonio, Bexar County, Texas at all times relevant to this action.

Parties

7. Plaintiff Ann M. Attridge is a natural person.
8. Defendant Colonial Savings, F.A. is a business authorized to conduct business in the State of Texas; it may be served via its registered agent Lee J. Brookshire, Jr. at 2624 W. Freeway, Fort Worth, Texas 76012.
9. Defendant TransUnion, LLC is a foreign limited liability company authorized to conduct business in Texas. It may be served via its registered agent The Prentice-Hall Corporation System at 211 E. 7th St. Austin, Ste 620, Texas 78701.

Facts

10. Attridge works with mortgages in the financial services industry.
11. Her continued employment requires her maintain a good reputation.
12. She has worked hard to cultivate and maintain a reputation as a financially responsible, hardworking, and honest person.
13. One way her employers check her reputation is through her credit report.
14. While relief under bankruptcy laws is available to all who need it, Attridge has managed her finances well, and has never contemplated or required the relief provided by bankruptcy laws.

15. Exhibit A is a search of PACER's records for bankruptcy cases filed by last name Attridge and first name Ann. There are no results.
16. Ms. Attridge was formerly known as Ann Marie Henley. Similarly, per Exhibit B, there are no results in a bankruptcy search of that name.
17. She was surprised when Colonial, her mortgage company, in 2014, told her they were unable to accept payments online because she had filed bankruptcy.
18. After explaining that she never filed bankruptcy, Colonial told her the mistake was cleared up and corrected as of July 2014.
19. She believed that Colonial had corrected its mistake as it began accepting her online mortgage payments again.
20. In April 2019, as part of a background check for new employment, a prospective employer used HireRight, an employment background service. The HireRight report showed Colonial was reporting Attridge had filed bankruptcy.
21. After she learned that this inaccurate reporting was being reported she disputed it with HireRight and Colonial.
22. On May 2, 2019 Lilia Soria, an employee of Colonial, emailed a letter to Attridge stating "TransUnion has inadvertently reported your loan as having a bankruptcy status."

23. Exhibit C is a true and correct copy of Colonial's May Letter with redactions per Fed. R. Civ. P. 5.2.
24. On May 20, 2019 HireRight sent a letter stating that the reporting related to the Colonial mortgage "has been verified as accurate by TransUnion."
25. Exhibit D is a true and correct copy of HireRight's May Letter except that it has been redacted per Fed. R. Civ. P. 5.2.
26. Around this time Attridge opened a dispute as to the incorrect bankruptcy reporting with TransUnion via its online dispute portal. In disputing the bankruptcy reporting, she provided all relevant information, namely that she had never filed bankruptcy.
27. In June TransUnion responded to the dispute stating that "[TransUnion] investigated the information you disputed and the disputed information was **VERIFIED AS ACCURATE...**" [emphasis in original].¹
28. Exhibit E is TransUnion's response with redactions per Fed. R. Civ. P. 5.2.
29. The only entity that could have verified it as accurate is Colonial. But they claimed it was TransUnion's "inadvertent report[ing]."

¹ The letter from TransUnion is addressed to Ann M. Henley. Henly is Ms. Attridge's name from a previous marriage. Attridge is her maiden name which she now uses.

30. Colonial points the finger at TransUnion. When TransUnion forwards the investigation, as required by the FCRA, to Colonial, they confirm the bankruptcy as accurate.
31. In an effort to clear up her report short of litigation, Attridge re-disputed the debt on or about October 2, 2019.
32. In a letter dated October 16, 2019, TransUnion responded that Colonial had verified the bankruptcy reporting as accurate.
33. As of the filing of this complaint, in spite of her taking all the steps required to correct an inaccurate credit report, Attridge continues to deal with highly negative, inaccurate credit reporting.
34. Attridge has, on several occasions, engaged in an exercise in frustration, testing the bounds of credibility, explaining that while her credit report reflects a bankruptcy, she has never filed bankruptcy, and that after properly disputing it neither TransUnion nor Colonial has corrected it.
35. Attridge has experienced a high degree of stress as a result of this false reporting.

First Cause of Action – Colonial’s Negligent Violation of the FCRA

36. Colonial furnished data to TransUnion.
37. As a furnisher, Colonial is required to participate in the reinvestigations conducted by TransUnion and HireRight when

Attridge disputed the accuracy of the bankruptcy reported by Colonial.

38. TransUnion, per its June 15, 2019 letter to Attridge, requested Colonial 1) review relevant information, 2) investigate Attridge's dispute, 3) provide TransUnion a response, and 4) update their records.
39. Colonial negligently failed to conduct a reasonable investigation in violation of 15 U.S.C. § 1681s-2(b). As a result of this violation, Colonial continued to report false, derogatory information and allowed the dissemination of this false information to third parties.
40. As a result of Colonial's violations of the FCRA, Plaintiff suffered and continues to suffer damages, including damage to her reputation, stress, fear, worry, distress, frustration, humiliation, and embarrassment.
41. Plaintiff is entitled to attorney's fees pursuant to 15 U.S.C. § 1681o(b).

Second Cause of Action – Colonial's Willful Violation of the FRCA

42. Colonial furnished data to TransUnion.
43. As a furnisher, Colonial is required to participate in the reinvestigations conducted by TransUnion and HireRight when

Attridge disputed the accuracy of the bankruptcy reported by Colonial.

44. TransUnion, per its June 15, 2019 letter to Attridge, requested Colonial 1) review relevant information, 2) investigate Attridge's dispute, 3) provide TransUnion a response, and 4) update their records.
45. Colonial was willful in failing to conduct a reasonable investigation as required by 15 U.S.C. § 1681s-2(b). As a result of this violation, Colonial continued to report false, derogatory information and allowed the dissemination of this false information to third parties.
46. As a result of Colonial's willful violations of the FCRA, Plaintiff suffered and continues to suffer damages, including damage to her reputation, stress, fear, worry, distress, frustration, humiliation, and embarrassment.
47. As a result of Colonial's willful violation Plaintiff seek punitive damages in an amount to be determined by a jury.

Third Cause of Action –TransUnion's Negligent FCRA Violations

48. When a consumer disputes the accuracy of an item reported by a credit reporting agency, the agency must check with both the original sources and with reliable sources of the disputed information. A CRA can not rely solely on a furnishers' investigation.

49. Here, TransUnion negligently failed to investigate Attridge's dispute. A ten cent PACER search reveals that Attridge never filed bankruptcy.
50. TransUnion's negligent failure to comply with the FCRA includes:
- a. Failing to follow reasonable procedures to assure the maximum possible accuracy of the information in Attridge's consumer report as required by 15 U.S.C. § 1681e(b); and
 - b. Failing to comply with the reinvestigation requirements of 15 U.S.C. § 1681i, including but not limited to parts and subparts.
51. As a result of TransUnion's negligent violations of the FCRA, Plaintiff suffered and continues to suffer damages, including damage to her reputation, stress, fear, worry, distress, frustration, humiliation, and embarrassment.
52. TransUnion's failure to comply with the FCRA was negligent and entitles Attridge to seek actual damages in an amount to be determined by a jury.
53. Plaintiff seeks attorney's fees pursuant to 15 U.S.C. § 1681o(b).

Count Four – TransUnion's Willful Violation of the FCRA

54. When a consumer disputes the accuracy of an item reported by a credit reporting agency, the agency must check with both the original

sources and with reliable sources of the disputed information. A CRA can not rely solely on a furnishers' investigation.

55. Here, TransUnion willfully failed to investigate Attridge's dispute.

A ten cent PACER search reveals that Attridge never filed bankruptcy.

56. TransUnion's willful failure to comply with the FCRA includes:

- a. Failing to follow reasonable procedures to assure the maximum possible accuracy of the information in Attridge's consumer report as required by 15 U.S.C. § 1681e(b); and
- b. Failing to comply with the reinvestigation requirements of 15 U.S.C. § 1681i, including but not limited to parts and subparts.

57. As a result of TransUnion's negligent violations of the FCRA,

Plaintiff suffered and continues to suffer damages, including damage to her reputation, stress, fear, worry, distress, frustration, humiliation, and embarrassment.

58. TransUnion's failure to comply with the FCRA was willful and entitles Attridge to seek actual damages in an amount to be determined by a jury.

59. The willful nature of TransUnion's failure entitles Attridge to punitive damages in an amount to be determined by a jury.

60. Plaintiff seeks attorney's fees pursuant to 15 U.S.C. § 1681n.

Jury Demand

61. Plaintiff demands a trial by jury.

Prayer

Plaintiff seeks judgment in favor of Plaintiff and against Defendants in accordance with the evidence adduced at trial, based on the following requested relief:

1. For the First Cause of Action:

- a. Actual damages as determined by a jury; and
- b. Attorney's fees and costs.

2. For the Second Cause of Action:

- a. Actual damages as determined by a jury;
- b. Punitive damages as determined by a jury;
- c. Statutory damage as determined by the Court; and
- d. Attorney's fees and costs.

3. For the Third Cause of Action:

- a. Actual damages as determined by a jury; and
- b. Attorney's fees and costs.

4. For the Fourth Cause of Action:

- a. Actual damages as determined by a jury;
- b. Punitive damages as determined by a jury;

- c. Statutory damage as determined by the Court; and
 - d. Attorney's fees and costs.
5. All such other and further relief as may be necessary, just, and proper.

Respectfully Submitted,

/s/William M. Clanton
William M. Clanton
Texas Bar No. 24049436

Law Office of Bill Clanton, P.C.
926 Chulie Dr.
San Antonio, Texas 78216
210 226 0800
210 338 8660 fax
bill@clantonlawoffice.com

PACER Service Center**Receipt** 09/30/2019 16:45:35 1767067219

User	bc6825
Client Code	
Description	All Court Types Party Search All Courts; Name attridge, ann; All Courts; Jurisdiction BK
Results	The search returned no results.
Billable Pages	1 (\$0.10)

PACER Service Center**Receipt** 10/02/2019 09:49:43 918714661

User	bc6825
Client Code	
Description	All Court Types Party Search All Courts; Name henley, ann marie Exact Matches Only; All Courts; Jurisdiction BK
Results	The search returned no results.
Billable Pages	1 (\$0.10)



May 1, 2019

ANN MARIE ATTRIDGE

[REDACTED]
SAN ANTONIO, TX 78259-2678

Re: Mortgage Account # [REDACTED] 427

Dear ANN MARIE ATTRIDGE:

Thank you for your most recent inquiry concerning the above referenced mortgage account. After reviewing your account and the information provided, we have prepared the following response.

Per our research, TransUnion has inadvertently reported your loan as having a bankruptcy status. We do not have any information confirming you have previously filed for bankruptcy, therefore we have submitted a credit correction to TransUnion to update the reporting of your loan to remove the bankruptcy information. Please allow up to 60 days for updates to be reflected with the credit bureaus.

Should you have any additional questions or would like to request documentation; representatives are available to assist you Monday through Friday, 8:00 am to 5:00 pm CT by calling (800) 937-6002.

Sincerely,

Customer Advocacy Team



May 20, 2019

Ann Marie Attridge [REDACTED]
[REDACTED]
San Antonio, TX 78259

Dear Ann Marie Attridge:

This letter is in reference to information that you disputed on 04/23/2019 regarding your HireRight report.

HireRight has completed its investigation. A copy of your report is enclosed along with a copy of A Summary of Your Rights Under the Fair Credit Reporting Act.

- You submitted a dispute request stating that you have never filed Chapter 7 bankruptcy as reported on your Employee Credit report. HireRight contacted TransUnion and requested they review the information in their files and verify the accuracy of the information you disputed.

COLONIAL SVG B [REDACTED] 001 has been verified as accurate by TransUnion. We have provided you a copy of your Employee Credit report. If you have any questions please feel free to contact TransUnion directly at 1-855-681-3196.

Based on the above information, we are closing your dispute request. If requested, HireRight will provide you with a description of the procedures used in the investigation along with the name, address and telephone number (if reasonably available) of anyone we contacted for information related to this dispute investigation.

Please be informed that if you believe that the results of this investigation did not satisfactorily resolve your dispute, you may add a statement of not more than 100 words to your report. In the event that the disputed information is related to your credit report, HireRight will forward your statement to the applicable credit bureau for them to include with your credit report.

If this investigation resulted in a deletion of information from your background report or if you have requested to add a statement to your background report concerning this dispute, you can request that HireRight send notification of the deleted information or statement provided to any person/entity designated by you that has received a consumer report on you within the last two years for employment purposes, or within the last six months for any other purpose. In the event that the deleted information or dispute statement is related to your credit report, HireRight will forward this information to the applicable credit bureau for them to provide such notice as described above. In addition, HireRight has notified any companies that requested a report on you in the last 30 days that contained the disputed information about the completion of the reinvestigation.

Exhibit D

www.hireright.com

14002 East 21st Street, Suite 1200, Tulsa, OK 74134



We appreciate your cooperation with HireRight's dispute process. If you have any further information relevant to this dispute, or if you have any additional questions, please contact the Customer Service Department at 866.521.6995, or via email to customerservice@hireright.com.

Sincerely,

Applicant Care Team

Enclosure

Exhibit D

www.hireright.com

14002 East 21st Street, Suite 1200, Tulsa, OK 74134



Intelligence to move forward

Ann Marie Attridge
Complete Report

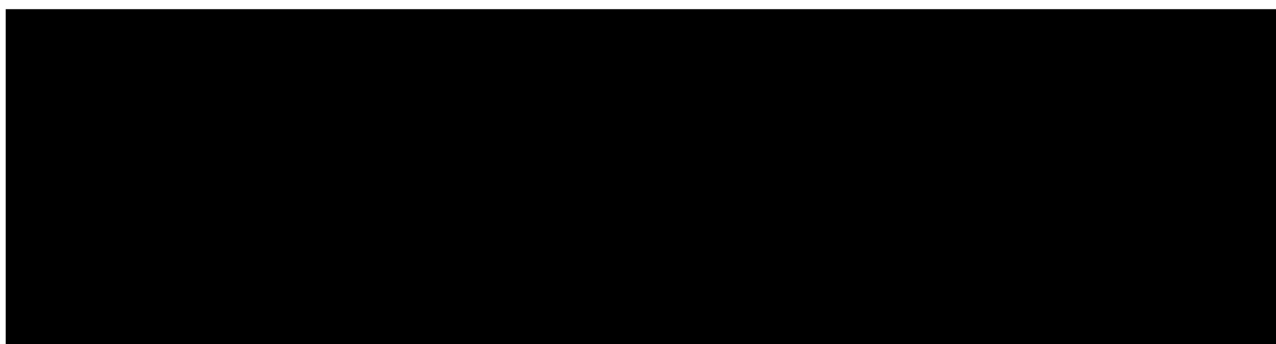
Social Security Number: ***-**-74
DOB: **/**/****
Other Last Name:
Henley

Prepared By:
HireRight
3349 Michelson Dr. Suite 150
Irvine, CA 92612
Phone: 866-521-6995
Fax: 877-797-3442
customerservice@hireright.com

Request #: [REDACTED] 43M
Turnaround time: 3.3 business days
Package: National Title Group Package w/Credit (CA, NY, TX)

Date Request Submitted: Apr 15, 2019 8:56 AM PDT
Request Completion Date: Apr 18, 2019 5:58 PM PDT
Job Location: San Antonio, Texas 78230, Bexar, USA
Cost Center: 551198

Requested By:
Therese Joe
Old Republic National Title Insurance Company
400 2nd Ave S
Minneapolis, MN 55401
Phone: (612) 336-7175
E-mail: tjoe@OldRepublicTitle.com



Ann Attridge, ***-**-74

SS Trace/Credit

SSN Trace*

Complete - Data Found¹

Time Completed: Apr 15, 2019 8:57 AM PDT

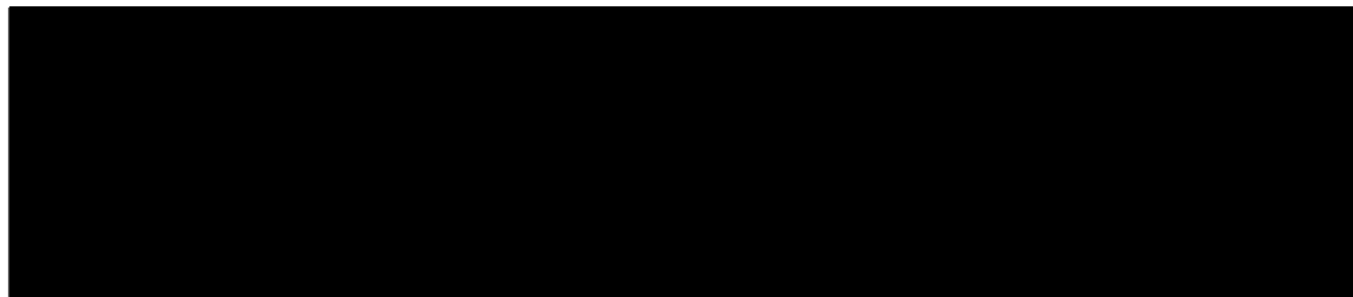
Date Report Started:

Telephone Number:

Subject Name: ANN M ATTRIDGE

SSN: ***-**-74

AKA:



Consumer Statement

Exhibit D

* The Social Security Trace does not prove the validity of the social security number.

Employee Credit

Complete - Data Found ¹

Time Completed: Apr 15, 2019 8:57 AM PDT

**HireRight
Comments:**

Apr 23, 2019 12:03 PM PDT - Smith, Jessica - Received dispute from applicant. Forwarded dispute information to Dispute Resolution Team.

Apr 23, 2019 2:40 PM PDT - PR - 22426 - Note: Dispute reinvestigation received.

Apr 25, 2019 9:43 AM PDT - PR - 22426 - Note: Consumer Filed a dispute and dispute reinvestigation commenced.

May 20, 2019 7:25 AM PDT - PR - 22426 - Note: Dispute reinvestigation complete.

Date Report Started: 10/01/87

Telephone Number:

Subject Name: ANN M HENLEY

SSN: ***-**-74

AKA:

Exhibit D

001

Remarks: Chapter 7 bankruptcy

Month Reviewed: 48

https://ows01.hireright.com/screening_manager/1.do?jsessionid=ED2C4CCA2348FBA0E7... 5/20/2019

¹ "Complete" indicates that this request has been processed to conclusion. Please review the report details in their entirety to evaluate any potential discrepancies or records related to this request.

² "Opted Out" indicates this request was not processed and was automatically closed because the applicant/user opted to not enter data for this item. No discrepancy is reported for an Opted Out item.

All times listed in US/Pacific timezone

The Activity Log above may reflect activity for this screening report. E-mail notifications, if configured by the company that requested the report, may have been sent by or through HireRight to an authorized company-user (shown as the "Recipient"). Some adjudication history entries and related e-mail notifications, if any, indicate whether an initial determination was made regarding whether the report satisfied the company's hiring criteria (shown in the "Result" column), including any preliminary status Result of "Meets" or "Does Not Meet" company standards. Sometimes a company's final adjudication determination may change from its initial determination. Questions about the company's hiring decisions should be directed to the company.

LEGAL NOTES:

This report contains personal information, and should be handled at all times in accordance with your Service Agreement with HireRight and applicable law. Proper use of the content of this report, and final verification of the named individual's identity, are your responsibility.

Exhibit D

TransUnion LLC
PO Box 805
Woodlyn, PA 19094-0805



06/15/2019



ANN M. HENLEY

SAN ANTONIO, TX 78259-2678

Dear ANN M. HENLEY,

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

If we were able to make changes to your credit report based on information you provided, we made those changes. Otherwise, we asked the company reporting the information you disputed to do all of the following:

1. Review relevant information we sent them, including any documents you gave us as part of your dispute
2. Investigate your dispute and verify whether the information they report is accurate
3. Provide us a response to your dispute and update any other information
4. Update their records and systems, if necessary

Your dispute is important. In the pages that follow you will see your detailed investigation results, including the business name and contact details of the source of the information. Please review the results carefully.

How to Read Your Investigation Results

You will see that, for each disputed item, a summary explanation appears in the gray box, followed by a brief paragraph describing the results of our investigation, followed by a view of how the item appears in your updated credit report. Please note any changes we made to personal information (name, address, employment, SSN, date of birth) will appear at the end of **Your Investigation Results**.

Exhibit E

Want to review a full copy of your credit report? Get yours at www.transunion.com/fullreport

A Note on Credit Report Updates

Information in your credit report is updated frequently which means items you disputed may not appear on your credit report or have already changed by the time we received your dispute. In most cases, the **Date Updated** represents the last time the account information was updated or reported by the data furnisher. Please note that this date may not change following our investigation of your dispute. For **Payment Received** and **Last Payment Made**, please keep in mind, the data may not represent very recent payment activity. For inactive accounts or accounts that have been closed and paid, **Pay Status** represents the last known status of the account.

Definitions

For your reference, here are some definitions to help you understand **Your Investigation Results**.

For ACCOUNTS:

Balance: The balance owed as of the date the account was verified or reported	Original Charge Off: If applicable, the amount charged off due to non-payment of the account
Credit Limit: The maximum amount of credit approved by the creditor on the account	Past Due: The amount past due as of the date the account was verified or reported
Date Opened: The date the account was Opened	Pay Status: The current status of the account; how you are currently paying
High Balance: The highest amount ever owed on an account	Remarks: If applicable, the creditor may provide additional information here related to the account
Last Payment Made: The date the creditor received the last payment on the account	Responsibility: The type of contractual ownership (individual, joint, authorized user, etc.) of the account
Maximum Delinquency: If applicable, the maximum amount past due before an account becomes a charge-off or a collection account	Terms: The monthly payment amount or monthly minimum payment due on the account

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. This rating key will help you understand any updates to your **PAYMENT HISTORY**, if applicable to **YOUR INVESTIGATION RESULTS**. Any rating that is shaded or any value in the account detail appearing with brackets (> <) may indicate that it is considered adverse.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

File Number:

Date Issued:

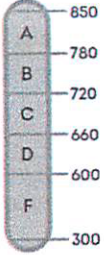
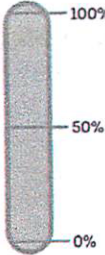
06/15/2019

Page 3 of 5

TransUnion Credit Score

ANN M. HENLEY

YOUR CREDIT SCORE

Your Score & Grade	Score & Grade Range	Where You Rank
<p>Score</p> <p>Not Purchased</p> <p>(See Below)</p> <p>Grade</p> <p>-</p> <p>Created on</p> <p>06/15/2019</p> <p>Based on your TransUnion credit report, this is a depiction of your creditworthiness.</p>	<p>Unavailable</p> <p>(See Below)</p>  <p>The numerical score ranges from 850 to 300 equaling grade ranges from A to F.</p>	<p>Unavailable</p> <p>(See Below)</p>  <p>Your credit ranks higher than --% of the nation's population.</p>

Summary

You did not order a TransUnion credit score. You can purchase your credit score for \$9.95 by calling 1-866-SCORE-TU or 1-866-726-7388.

Exhibit E

Want to review a full copy of your credit report? Get yours at www.transunion.com/fullreport

06/15/2019

Your Investigation Results

INVESTIGATION RESULTS - VERIFIED AS ACCURATE AND UPDATED: The disputed item(s) was verified as accurate; however, other information has also changed.

COLONIAL SVGS #2194** (2624 WEST FWY, FORT WORTH, TX 76102-7109, (817) 877-9599)

We investigated the information you disputed and the disputed information was **VERIFIED AS ACCURATE**; however, we updated: **Not specified**. Here is how this account appears on your credit report following our investigation.

Date Opened: 05/19/2011
Responsibility: Individual Account
Account Type: Mortgage Account
Loan Type: CONVENTIONAL REAL ESTATE MTG

Date Updated: 07/31/2015
High Balance: \$130,000

Pay Status: >Account Included in Bankruptcy<
Date Closed: 07/31/2015

Mortgage Info: Fannie Mae ID # [REDACTED] 788 Acct # [REDACTED] 301

Remarks: >CHAPTER 7 BANKRUPTCY<

Estimated month and year that this item will be removed: 06/2022

File Number:

Page 5 of 5

Date Issued:

06/15/2019

In the preceding pages we have provided details on the results of our investigation. **If our investigation has not resolved your dispute, here's what you can do next:**

- **Add a 100-word statement to your report.** What this means is that you have the right to send us a note of 100 words or less describing your situation or why you disagree with the results, and we will add this statement to your report. Anyone who views your report will see this statement. Please know that if you include any medical information in your statement, this means you're giving TransUnion permission to include that information in any future credit report we issue on your behalf.
- **Dispute directly with the company that reported the information to us.** If you want changes made to information found on your credit report you may dispute with the company that reported it using the contact information listed in **Your Investigation Results**.
- **Provide to us any other information or documents about your dispute.** Please visit www.transunion.com/dispute and let us know you are filing a repeat dispute. Be sure to include any other information or documentation you feel will help us resolve your dispute.
- **File a complaint** about the company reporting the account or about TransUnion with the Consumer Financial Protection Bureau or with your State's Attorney General's office.

If there has been a change to your credit report as a result of our investigation, or if you have added a statement to your report, **you may ask TransUnion to send an updated credit report** to those who have received your report within the last 2 years for employment purposes or within the last 6 months for any other purpose.

Should You Wish to Contact TransUnion

Please have your TransUnion **FILE NUMBER** available. Your unique **FILE NUMBER** is located at the top of each page of this correspondence.

Online:

To dispute information contained in your credit report, please visit: www.transunion.com/disputeonline
For more information please visit our Frequently Asked Questions page at <http://transunion.com/consumerfaqs>

By Mail:

TransUnion
P. O. Box 2000
Chester, PA 19016-2000

By Phone:

(800) 916-8800

You may contact us between the hours of 8:00 AM – 11:00 PM ET, Monday through Friday, except major holidays.

Exhibit E

Want to review a full copy of your credit report? Get yours at www.transunion.com/fullreport